

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph Kollar
Debtor(s)

Case No. 15-05084-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 28, 2020

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2020:

| Recip ID | Recipient Name and Address |
|----------|---------------------------------------------------------------------------------------------------------|
| db | + Joseph Kollar, 335 Knapp Road, Clarks Summit, PA 18411-2149 |
| 4726453 | + ABINGTON HEIGHTS SCHOOL DISTRICT, 200 E GROVE ST, CLARKS SUMMIT PA 18411-1737 |
| 4750783 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 4726458 | + CENLAR, PO BOX 77404, EWING NJ 08628-6404 |
| 4726457 | + CENLAR, PO BOX 77423, EWING NJ 08628-7423 |
| 4726463 | + Equifax, PO Box 740256, Atlanta GA 30374-0256 |
| 4726464 | + Experian, Profile Maintenance, PO Box 9558, Allen TX 75013-9558 |
| 4726469 | + Kathy Drake, Tax Collector, Borough of Clarks Summit, 44 Hosfeld Street, Clarks Summit, PA 18411-1979 |
| 4726470 | + Lackawanna County Collector of Taxes, PO Box 709, Scranton PA 18501-0709 |
| 4775107 | + LakeView Loan Servicing, LLC, Cenlar, 425 Phillips Boulevard, Ewing, NJ 08618-1430 |
| 4726474 | + PENNSYLVANIA STATE, EMPLOYEES CREDIT UNION, PO BOX 67103, HARRISBURG PA 17106-7103 |
| 4726477 | + PSECU, PO BOX 67103, HARRISBURG PA 17106-7103 |
| 4726475 | + Portnoff Law Associates, Ltd., 1000 Sandy Hill Road, Suite 150, Norristown, Pennsylvania 19401 |
| 4726476 | + Prospect Mortgage LLC, 15301 Ventura Blvd., Sherman Oaks, CA 91403-6665 |
| 4726479 | + Sabatini Law Firm, LLC, 216 N. Blakely St., Dunmore, PA 18512-1904 |
| 4726480 | + Sabatini Law Firm, LLC, 216 North Blakely Street, Dunmore, PA 18512-1904 |
| 4726482 | + TRACEY L COLLINS, 802 LACONIA CIR, CLARKS SUMMIT PA 18411-9703 |
| 4726483 | + Tracey L. Collins, 802 Laconia Circle, Clarks Summit, PA 18411-9703 |
| 4726484 | + Transunion Corporation, Attention Public Records, 555 West Adams St, Chicago IL 60661-3631 |

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---------------------------------------------|----------------------|----------------------------------------------------------------------------------------------------|
| 4726454 | EDI: BANKAMER.COM | Dec 29 2020 00:13:00 | BANK OF AMERICA, PO BOX 15019, WILMINGTON DE 19886-5019 |
| 4726455 | + Email/Text: clarkssummitmanager@gmail.com | Dec 28 2020 19:09:00 | BOROUGH OF CLARKS SUMMIT, 304 S STATE ST, CLARKS SUMMIT PA 18411-1543 |
| 4726456 | EDI: CAPITALONE.COM | Dec 29 2020 00:13:00 | CAPITAL ONE BANK USA NA, PO BOX 71083, CHARLOTTE NC 28272-1083 |
| 4726460 | EDI: PENNDEPTREV | Dec 29 2020 00:13:00 | Department of Revenue, Department 280946, Attention Bankruptcy Division, Harrisburg, PA 17128-0946 |
| 4726460 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 28 2020 19:10:00 | Department of Revenue, Department 280946, Attention Bankruptcy Division, Harrisburg, PA 17128-0946 |
| 4726465 | EDI: CITICORP.COM | Dec 29 2020 00:13:00 | HOME DEPOT CREDIT SERVICES, PO BOX 9001010, LOUISVILLE KY 40290-1010 |
| 4726462 | EDI: IRS.COM | Dec 29 2020 00:13:00 | DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE, PO BOX 69 STOP 811, MEMPHIS TN 38101-0069 |

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| | | | |
|---------|-------------------------------------------|----------------------|-----------------------------------------------------------------------------------------------|
| 4726459 | EDI: JPMORGANCHASE | Dec 29 2020 00:13:00 | CHASE, PO BOX 15123, WILMINGTON DE 19886-5153 |
| 4726473 | Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV | Dec 28 2020 19:10:00 | OFFICE OF US TRUSTEE MD OF PA, 228 WALNUT ST 11TH FLOOR, PO BOX 969, HARRISBURG PA 17108-0969 |
| 4774999 | EDI: PRA.COM | Dec 29 2020 00:13:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 4726478 | Email/Text: bankruptcynotices@psecu.com | Dec 28 2020 19:10:00 | PSECU, PO BOX 67013, HARRISBURG PA 17106-7013 |
| 4738045 | EDI: RECOVERYCORP.COM | Dec 29 2020 00:13:00 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 4726485 | EDI: WFFC.COM | Dec 29 2020 00:13:00 | WELLS FARGO CARD SERVICES, PO BOX 6412, CAROL STREAM IL 60197-6412 |
| 4771401 | + EDI: WFFC.COM | Dec 29 2020 00:13:00 | Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001 |

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4946552 | | M&T as Servicer for Lakeview Loan Serv. LLC, P.O.Box 62182,Baltimore,MD 21264 |
| 4946553 | | M&T as Servicer for Lakeview Loan Serv. LLC, P.O.Box 62182,Baltimore,MD 21264, M&T as Servicer for Lakeview Loan Serv., P.O.Box 62182,Baltimore,MD 21264 |
| 4726461 | * | DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICES, AUR CORR 5-EO8-113, PHILADELPHIA PA 19255-0521 |
| 4726467 | * | INTERNAL REVENUE SERVICE, PO BOX 219749, KANSAS CITY MO 64121-9749 |
| 4726466 | * | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 4726468 | *+ | Joseph Kollar, 335 Knapp Road, Clarks Summit, PA 18411-2149 |
| 4775108 | *+ | LakeView Loan Servicing, LLC, Cenlar, 425 Phillips Boulevard, Ewing, NJ 08618-1430 |
| 4726471 | ##+ | LACKAWANNA COUNTY TAX CLAIM BUREAU, 135 JEFFERSON AVE 101, SCRANTON PA 18503-1716 |
| 4726472 | ##+ | Lackawanna County Treasurer, 135 Jefferson Avenue, Scranton, PA 18503-1717 |
| 4726481 | ##+ | SINGLE TAX OFFICE, 100 THE MALL AT STEAMTOWN UNIT 216, SCRANTON PA 18503-2047 |

TOTAL: 2 Undeliverable, 5 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2020 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

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Brett Freeman

on behalf of Debtor 1 Joseph Kollar bfecf@bankruptcypa.com
brettfreemanecf@gmail.com;usbkct@bankruptcypa.com;kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com

Carlo Sabatini

on behalf of Debtor 1 Joseph Kollar usbkct@bankruptcypa.com
kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com;G62721@notify.cincompass.com

Charles J DeHart, III (Trustee)

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmlawgroup.com

James Warmbrodt

on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com

Jerome B Blank

on behalf of Creditor Lakeview Loan Servicing LLC pamb@fedphe.com

Mario John Hanyon

on behalf of Creditor Prospect Mortgage LLC pamb@fedphe.com

Mario John Hanyon

on behalf of Creditor Lakeview Loan Servicing LLC pamb@fedphe.com

Recovery Management Systems Corporation

claims@recoverycorp.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

| | | | |
|----------------------------------------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Joseph Kollar | Social Security number or ITIN | xxx-xx-5809 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court Middle District of Pennsylvania | | | |
| Case number: 5:15-bk-05084-RNO | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Joseph Kollar
aka Joe Kollar12/28/20**By the court:** Robert N. Opel II
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.